## **REMARKS**

Claims 1-10, 12-19 and 21 are pending in this application. By this Amendment, claims 1, 14 and 21 are amended and claim 11 is canceled. No new matter is added.

The courtesies extended to Applicants' representative by Examiner Champagne at the interview held September 14, 2009 are appreciated. The reasons presented at the interview as warranting favorable action are incorporated into the remarks below, which constitute Applicants' record of the interview.

Claims 1, 2 and 8-13 are rejected under 35 U.S.C. §101. The Office Action alleges that the above-referenced claims do not qualify as a statutory process. As agreed during the personal interview, claim 1 has been amended to add the limitation "with a controller" in order to overcome the rejection.

It is respectfully requested that the rejection be withdrawn.

Claims 1-19 and 21 are rejected under 35 U.S.C. §102(b) over Nichtberger et al., RE 34,915. The rejection is respectfully traversed.

Claim 1 recites that at least two different types of the proposed payment media management solutions are simultaneously provided for a plurality of operators in a retail store. As discussed during the personal interview, Applicants respectfully assert that Nichtberger fails to teach or suggest these features because Nichtberger only teaches a coupon redemption solution. That is, Nichtberger fails to teach or suggest providing at least two of a start fund solution, a payment media change dispensing solution, a payment media advance solution, a bank deposit solution, a coupon redemption solution and a payment media acceptance operation solution.

The features of this method allow a single user (one of the plurality) to be provided with at least two different types of proposed payment media management solutions.

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Nichtberger fails to teach or suggest such an advantage because Nichtberger only provides

one solution, a coupon redemption solution, to a given user.

Claims 14 and 21 recite similar features to claim 1 and are therefore patentable for at

least the same reasons.

Claims 2-10, 12, 13 and 15-19 are patentable by reason of their dependency from one

of independent claims 1 and 14, as well as for the additional features they recite.

It is respectfully requested that the rejection be withdrawn.

In view of the foregoing, it is respectfully submitted that this application is in

condition for allowance. Favorable reconsideration and prompt allowance are earnestly

solicited.

Should the Examiner believe that anything further would be desirable in order to place

this application in even better condition for allowance, the Examiner is invited to contact the

undersigned at the telephone number set forth below.

Respectfully submitted.

Registration No. 27,075

Steven D. Jinks

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JAO:SDJ/mef

Attachment:

Petition for Extension of Time

Date: September 28, 2009

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